

**Information to identify the case:**

Debtor 1	<b>Kumria Minic</b>	Social Security number or ITIN xxx-xx-3974
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<b>Mustafa Minic</b>	Social Security number or ITIN xxx-xx-6105
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>16-34669-SLM</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kumria Minic

Mustafa Minic

3/31/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kumria Minic  
 Mustafa Minic  
 Debtors

Case No. 16-34669-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db/jdb	+Kumria Minic, Mustafa Minic, 81 Kendall Court, Dover, NJ 07801-3704
516573062	Bobs Ds Furn, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
516573063	+Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
516573068	+Chase, PO BOX 901037, Fort Worth, TX 76101-2037
516573071	+Citi, Po Box 6190, Sioux Falls, SD 57117-6190
516573076	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
516573077	+Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001
516573079	+Jpm Chase, Po Box 24696, Columbus, OH 43224-0696
516573081	+Nationstar Mortgage, PO BOX 619063, Dallas, TX 75261-9063
516573082	+Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 31 2017 22:37:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 31 2017 22:37:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516573078	EDI: HNDA.COM Mar 31 2017 22:33:00 Honda Financial Services, PO BOX 7829, Philadelphia, PA 19101
516573059	EDI: BANKAMER.COM Mar 31 2017 22:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998
516573061	EDI: BANKAMER.COM Mar 31 2017 22:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
516573060	+EDI: TSYS2.COM Mar 31 2017 22:33:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516573067	EDI: CAPITALONE.COM Mar 31 2017 22:33:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516573064	+EDI: CAPITALONE.COM Mar 31 2017 22:33:00 Cap1/neimn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
516573066	+EDI: CAPITALONE.COM Mar 31 2017 22:33:00 Capital One, Po Box 5253, Carol Stream, IL 60197-5253
516573065	+EDI: CAPITALONE.COM Mar 31 2017 22:33:00 Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
516573069	+EDI: CHASE.COM Mar 31 2017 22:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516573070	+EDI: CITICORP.COM Mar 31 2017 22:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516573072	+EDI: WFNBNB.COM Mar 31 2017 22:33:00 Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
516573073	+EDI: DISCOVER.COM Mar 31 2017 22:33:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516573074	+EDI: TSYS2.COM Mar 31 2017 22:33:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999
516573075	+EDI: TSYS2.COM Mar 31 2017 22:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
516573080	+EDI: CBSKOHLS.COM Mar 31 2017 22:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516573084	+EDI: SEARS.COM Mar 31 2017 22:33:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
516573083	+EDI: SEARS.COM Mar 31 2017 22:33:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
516573085	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005
516573086	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516573087	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
516573088	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
516573089	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
516573090	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516573091	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/linen N Things, Po Box 965005, Orlando, FL 32896-5005
516573092	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
516573093	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
516573094	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
516573095	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/sleepys, C/o Po Box 965036, Orlando, FL 32896-0001
516573096	+EDI: RMSC.COM Mar 31 2017 22:33:00 Syncb/tjx Cos Dc, Po Box 965005, Orlando, FL 32896-5005
516573097	+EDI: TDBANKNORTH.COM Mar 31 2017 22:33:00 Td Bank N.a., 70 Gray Rd, Portland, ME 04105-2299
516573098	+EDI: WTRRNBNK.COM Mar 31 2017 22:33:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516573099	+EDI: CITICORP.COM Mar 31 2017 22:33:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516573100	+E-mail/Text: vci.bkcy@wccredit.com Mar 31 2017 22:37:48 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516573101	+EDI: RCSDELL.COM Mar 31 2017 22:33:00 Webbank/dfs, Po Box 81607, Austin, TX 78708-1607

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 46

Date Rcvd: Mar 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor JPMORGAN CHASE BANK, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com  
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com  
Moses Apsan on behalf of Joint Debtor Mustafa Minic moses@apsanlaw.com, jjuliao@apsanlaw.com  
Moses Apsan on behalf of Debtor Kumria Minic moses@apsanlaw.com, jjuliao@apsanlaw.com  
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6